

**DECLARATION OF  
CYNTHIA D. STERN  
EXHIBIT B**



To: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable  
cc:  
Subject:

I e-mailed Jill (at the right e-mail address) and faxed her the e-mail & the comments from Brian Venerus.

I will be working from home tomorrow - based on the new school schedule etc. Tuesday not Thursday works best for a wfh day right now. I am hoping by Oct. I will have a better sense of first grade schedules etc. I know you get the drill X 3.

Please let me know if you need anything else. Wed. let's catch up - I know I need to give you my mid year template etc.

Liz

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Cindy Stern  
AXA Equitable



To: Cynthia D Stem/NY/AXA-Financial/Equitable@AXA-Equitable  
cc:  
Subject:

let me know the final outcome of the letter so I can do a final check with Brian and let me know who at wilde I should speak to tomorrow/Monday and whatever else needs to be done

I will write up my comments on the site etc. so going forward it will be easier

Tuesday I work from home and will be at Megan's school until 10AM

will get it done

Enjoy your holiday

Liz

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Cindy Stem  
AXA Equitable



To: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable  
cc:  
Subject: Re: FW: 2006 Tax Planning Guide

Cindy

Hi hope you had a great weekend I did.

I have not yet contacted HR yet - I just want to read some of the PTO policies again today before I do etc. so my options are clear to me. Also I will be in tomorrow so we can review - I do need to work from home this Thursday instead of Tuesday.

One question I am unable to print the pdf below? I am in the process of getting it posted to eDOX so we can also place it on the Client Review Landing page as promised in the memo. If the associates are unable to print they most likely will not read it.

Frank and I briefly discussed how the associates can order this piece from Liberty etc. and market this to associates - however I told him I would review with you and Frank is away until next week anyway.

Would there be any reason we could not print this pdf that I am unaware of before I send an e-mail to Jeff Rosen?

Thanks

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11/20/2006 04:19 PM

To: Lizabeth.Augustine@axa-equitable.com,  
Cynthia.Stern@axa-equitable.com  
cc: "Jeff Rosen" <jrosen@libertyink.com>, "Kim Aulson"  
<kaulson@libertyink.com>  
Subject: FW: 2006 Tax Planning Guide

Hi Liz,

Here is the complete tax guide PDF.

If you need anything else from us in the mean time, please let either Jeff Rosen or Kim Aulson know.

I will be away having fun in the "SUN" until 12/4/06.

Have a great Thanksgiving!

Best Regards,

Cindy Stern  
AXA Equitable